



Surviving the Unexpected

By David L. Maack, CEM, CPM

Disasters and emergencies, by their very nature, are unpredictable. Therefore, it is important to be prepared. This includes knowing what to do during an emergency and how to recover from it.

Unfortunately, many small and medium sized businesses don't take the time to prepare in advance, often citing both time and money as major factors. But at what expense?

Research indicates that at least 25% of small and medium sized businesses do not reopen after a disaster.

Could your business survive a flood, fire, tornado or other catastrophic event? Do you have a business recovery plan to guide your business in the aftermath? Small businesses are vital to the economic health of a community, accounting for more than 99% of all companies and employing 50% of all private sector workers.

What took years to build up can often be lost in minutes. Therefore, one can invest on the front end and save on the back end or risk spending much more time and money on the back end or possibly lose everything.

Every business should have

an emergency response plan and a continuity/recovery plan. The emergency response plan will outline the action steps that you and your staff will undertake to protect life, safety and property. The continuity/recovery plan will aid in your

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recovery from an emergency/disaster and will ensure that your business continues to operate, even off site if necessary.

Business continuity/recovery planning does not need to be onerous or expensive. The basic elements of a business continuity/recovery plan are identifying critical functions, including payroll, accounting and lines of succession; inventorying computers, software, documents and equipment; identifying suppliers, shippers, resources

and other businesses you must interact with on a daily basis; and developing plans to relocate and operate off site, if necessary.

It is important that key records such as site maps, building plans, insurance policies, employee contact and identification records, computer backups and other priority documents are kept in a waterproof, fireproof portable container. In addition, having copies in an off site location is a prudent step to take.

Staff should be involved in the development of these plans and the plans should be reviewed and tested annually. This ensures that the plans are up to date and that staff is familiar with the plans. This is especially important when the person with the "institutional knowledge" is not available.

There are tools out there to assist businesses in developing these plans. The Department of Homeland Security has a Ready Business website (www.ready.gov) and the Institute for Business and Home Safety has a fill-in-the-blank template available at www.disastersafety.org/business_protection.

Businesses that invest up front will see a greater return on their investment, by being prepared before disasters and emergencies happen.

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